GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1664
ANSWERED ON:10.03.2017
Kisan Credit Cards
Singh Shri Rama Kishore

Will the Minister of FINANCE be pleased to state:

(a) the number of Kisan Credit Cards (KCCs) holders in the country, State/UT wise;
(b) the details of loan sanctioned/ interest rate charged and the target set and achievements made by the Public Sector Banks (PSBs) in issuing KCCs to the farmers during each of the last three years and the current year, State/UT-wise;
(c) whether the Government has received any complaints/irregularities against banks for issuing KCCs; and
(d) if so, the details thereof, Statewise including Bihar?

Answer

The Minister of State in the Ministry of Finance

(a): The statewise/UT wise number of Kisan Credit Cards (KCCs) holders in respect of Cooperative Banks and Regional Rural Banks (RRBs) as reported by National Bank for Agriculture and Rural Development (NABARD) is given in Annexure I and in respect of Commercial Banks as reported by Reserve Bank of India (RBI) is given in Annexure II.

(b): The details of loan sanctioned to the farmers under KCC (for the years from 2013 to 2016) are given in Annexure III.

With a view to ensuring availability of agriculture credit at a reduced interest rate of 7% p.a. to farmers, the Government of India in the Department of Agriculture, Cooperation & Farmers' Welfare implements an interest subvention scheme for short term crop loans up to Rs. 3.00 lakh. Under the said scheme, additional subvention of 3% is given to those farmers who repay their short term crop loan in time, thereby reducing the effective rate of interest to 4% p.a. for such farmers.

RBI has reported that the information related to the target set and achievements made by the Public Sector Banks (PSBs) in issuing KCCs to the farmers during each of the last three years and the current year, State/UT−wise is not maintained.

c) & (d): Government receives complaints in regard to various issues relating to agriculture credit. On receipt of such complaints, the matter is taken up at appropriate level for redressal thereof. However, separate data on specific nature of complaints, such as complaints regarding issue of KCCs, is not centrally maintained.

Annexure I to USQ 1664 for 10.03.2017
State-wise Operative / Live KCCs in respect of Cooperative Banks and RRBs as on 31 December 2016

Sr No.	State /UT	Cards issued
1	Andhra Pradesh	23,10,436
2	A & N Islands	5,969
3	Arunachal Pradesh	3,983
4	Assam	3,86,337
5	Bihar	18,00,665
6	Chhattisgarh	24,04,668
7	Goa	2,312
8	Gujarat	17,21,114
9	Haryana	15,39,515
10	Himachal Pradesh	1,24,976
11	Jammu & Kashmir	70,750
12	Jharkhand	3,75,398
13	Karnataka	32,94,187
14	Kerala	9,67,535
15	Madhya Pradesh	58,28,617
16	Maharashtra	49,78,888
17	Manipur	6,907
18	Meghalaya	35,027
19	Mizoram	14,577
20	Nagaland	5,088
21	New Delhi	573
22	Odisha	42,33,447
23	Puducherry	7,315
24	Punjab	11,15,649
25	Rajasthan	41,15,551

26 Sikkim 8,310
27 Tamil nadu 20,68,904
28 Telangana 21,91,374
29 Tripura 1,78,943
30 Uttar Pradesh 75,35,685
31 Uttarakhand 4,08,418
32 West Bengal 23,66,350
TOTAL 5,01,07,468
Source: NABARD

No. of Operative Kisan Credit Cards (KCCs) of Commercial Banks as on December 31, 2016
(Amount in Rs. Lakh and No. of Cards in Actual)
Sr. No. STATE No. Of Operative KCCs
1 Andamans 505
2 Andhra Pradesh 1771487
3 Arunachal Pradesh 9505
4 Assam 571247
5 Bihar 1422541
6 Chandigarh 2956
7 Chattisgarh 214063

8 Dadra & Nagar Haveli 547
9 Daman & Diu 322
10 Delhi 3979
11 Goa 5797
12 Gujarat 1082354
13 Haryana 640410
14 Himachal Pradesh 206992
15 Jammu & Kashmir 269145
16 Jharkhand 632254
17 Karnataka 976287
18 Kerala 305338
19 Lakshadweep 511
20 Madhya Pradesh 1573580
21 Maharashtra 2696592
22 Manipur 18676
23 Meghalaya 57200
24 Mizoram 12964
25 Nagaland 33617
26 Orissa 650735
27 Puducherry 4164
28 Punjab 840403
29 Rajasthan 1953354
30 Sikkim 5198
31 Tamil Nadu 505395
32 Telangana 1833207
33 Tripura 80790
34 Uttarakhand 391716
35 Uttar Pradesh 3922329
36 West Bengal 1034688
Total 23730848
Source: RBI

Annexure III to USQ 1664 for 10.03.2017
Aggregate Annual sanctioned credit limit under Kisan Credit Cards - for last three years and current year
(Amount in Rs. Lakh and No. of Cards in Actual)

State/UT	Annual (2016-17) Upto Dec 2016		Annual (2015-16)		Annual (2014-2015)		Annual (2013-2014)	
	Cards issued During the year	Agg Crdt Limit Sanctioned during the year	Cards issued During the year	Agg Crdt Limit Sanctioned during the year	Cards issued During the year	Agg Crdt Limit Sanctioned during the year	Cards issued During the year	Agg Crdt Limit Sanctioned during the year
	Crop Loan	Term loan	Crop Loan	Term loan	Crop Loan	Term loan	Crop Loan	Term loan
	Rs. Lakh	Rs. Lakh	Rs. Lakh	Rs. Lakh	Rs. Lakh	Rs. Lakh	Rs. Lakh	Rs. Lakh
Northern region	799358	3218806	203358	1005472	4383162	343628	1217915	3863056
Haryana	166992	719418	45012	200864	908136	80779	165975	711325
Himachal Pradesh	36571	78462	4830	38524	88899	5700	36876	76694
Jammu & Kashmir	22791	179037	4000	44016	186965	5484	87345	137306
New Delhi	10254	23946	1460	5661	15334	2485	1960	10473
Punjab	205859	1243818	61527	271835	1844336	111555	225890	1596252
Rajasthan	356619	971248	85365	443014	1330125	135108	698982	1321589
Chandigarh	273	2877	1163	1558	9367	2515	887	9417
North-eastern region	130124	76071	19425	117918	59883	26176	169392	90565
Assam	92004	53424	15382	80913	40917	20189.00	107100	58802
Arunachal Pradesh	999	911	2	2135	1163	1.00	1348	751
Meghalaya	9433	4906	394	7011	3167	645.70	21717	10589
Mizoram	1556	1037	17	1324	774	18.01	2314	1698
Manipur	1914	1735	948	1694	1219	1365.03	3165	2203
Nagaland	10123	5412	8	7364	4046	128.70	7993	4470
Tripura	13278	8130	2360	13949	6724	3399.07	23494	10848
Sikkim	818	517	314	3528	1874	429.10	2261	1205
Western region	924380	1597939	358911	826198	1494461	451311	1935224	1345801
Gujarat	251005	567902	108496	218416	608672	158428	175108	433993
Maharashtra	672029	1027375	248093	606358	883555	290065	1757122	906384
Goa	$	1223	2126	1858	1022	1556	2353	2659
Daman and Diu	47	146	248	273	375	210	132	281
Dadra and Nagar Haveli	76	389	216	129	302	254	203	446
Central region	1480005	2056028	128742	1764432	3059938	224312	1729752	2762931
Uttar Pradesh	1038920	1211932	53454	1231681	1885008	109486	1010557	1471749
Uttarakhand	55882	95930	4267	89178	184650	5312	429514	660155
Madhya Pradesh	340031	668014	59089	393786	882911	93729	252204	546915
Chhattisgarh	45172	80151	11932	49787	107369	15784	37477	84112
Southern region	2288698	3264407	712470	3771483	4200477	970788	3494616	4013909
Karnataka	322546	731501	289271	486890	1044413	358344	441686	942672
Kerala	123352	269601	114817	125289	299248	138975	188374	352661
Andhra Pradesh	968508	1177897	67715	1615694	1416885	101600	734154	772451
Tamil Nadu	374478	511917	171376	271279	461391	275048	861493	1013049
Lakshdweep	77	53	0	189	100	0	1700	2845
Puducherry	5308	7646	2990	10544	14237	5988	37198	47602
Telangana	494429	565792	66301	1261598	964204	90834	1230011	882629
Eastern region	606698	380678	102984	943845	559649	168931	854423	945181
Odisha	153164	89103	46023	165750	86327	61669	204305	104951
West Bengal	160014	117348	32150	304647	190750	46361	199994	541624
Andaman and Nicobar Islands	180	289	8	317	220	22	19	185
Bihar	207797	140007	19463	320277	223462	43862	293223	230979
Jharkhand	85543	33931	5340	152854	58890	17017	156882	67442
Total	6229263	10593928	1525890	8429348	13757570	2185145	9401322	13021442

Source: RBI